

## LIBERTY SHARES, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 1086748	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$960	\$865	-9.9%		
Loans	\$641	\$552	-13.9%		
Construction & development	\$144	\$105	-27.1%		
Closed-end 1-4 family residential	\$146	\$113	-22.8%		
Home equity	\$17	\$16	-6.9%		
Credit card	\$4	\$4	1.4%		
Other consumer	\$16	\$9	-44.4%		
Commercial & Industrial	\$68	\$58	-14.7%		
Commercial real estate	\$192	\$194	0.7%		
Unused commitments	\$49	\$50	2.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$97	\$71	-26.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$18	\$6	-65.6%		
Cash & balances due	\$150	\$186	23.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$915	\$832	-9.0%		
Deposits	\$868	\$793	-8.7%		
Total other borrowings	\$42	\$37	-12.2%		
FHLB advances	\$42	\$37	-11.9%		
Equity					
Equity capital at quarter end	\$45	\$33	-26.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	4.3%	3.3%	--		
Tier 1 risk based capital ratio	6.4%	5.2%	--		
Total risk based capital ratio	7.7%	6.5%	--		
Return on equity <sup>1</sup>	-153.0%	-90.8%	--		
Return on assets <sup>1</sup>	-9.0%	-3.9%	--		
Net interest margin <sup>1</sup>	3.5%	2.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	50.7%	28.5%	--		
Loss provision to net charge-offs (qtr)	201.1%	99.2%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.9%	7.6%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	16.2%	34.4%	2.2%	6.0%	--
Closed-end 1-4 family residential	13.6%	13.8%	0.5%	1.2%	--
Home equity	0.4%	2.1%	0.2%	0.7%	--
Credit card	1.6%	2.3%	0.8%	2.0%	--
Other consumer	2.8%	1.0%	1.7%	3.0%	--
Commercial & Industrial	5.1%	13.9%	2.7%	3.1%	--
Commercial real estate	6.1%	7.0%	0.1%	0.5%	--
Total loans	9.3%	14.6%	1.0%	2.0%	--